

# The Times-Dispatch

DAILY-WEEKLY-SUNDAY.  
Business Office, 100 E. Main Street  
South Richmond, Va.  
Petersburg Bureau, 100 N. Sycamore Street  
Lynchburg Bureau, 100 E. Eighth Street  
BY MAIL Year Six Three One  
POSTAGE PAID Year Six Three One  
Daily with Sunday, \$1.00  
Daily without Sunday, 40c  
Sunday edition only, 10c  
Weekly (Wednesday), 1.00

By Times-Dispatch Carrier Delivery Service in Richmond (and suburbs) and Petersburg—  
One Week  
Daily with Sunday, 1.00  
Daily without Sunday, 40c  
Sunday edition only, 10c

Entered January 27, 1900, at Richmond, Va., as second-class matter under act of Congress of March 3, 1879.  
TUESDAY, NOVEMBER 15, 1910.

## BUILDING UP A BANK.

At a noonday luncheon of the Board of Trade of Springfield, Mass., last week, Bert E. Lyons, of Troy, N. Y., made a capital speech, explaining to his Yankee audience how through his efforts the Manufacturers' National Bank of Troy had grown in a few years from the smallest bank in that city to the largest, and its number of depositors been increased from 3,700 to over 12,000. This result has been obtained largely by advertising, many mediums being used, but none more effectively than the newspaper.

Mr. Lyons is one of the leaders in financial advertising; indeed, he is regarded by many as the "head of the heap." While admitting that there are many difficulties in advertising financial institutions, as there are only two subjects to talk about, he has found by experience that "something fresh" had to be offered to the public every day. Bank advertising must necessarily be confined to "deposits" and "commercial accounts," but, in the opinion of this successful publicity agent, something more than dry statements of capitalization and lists of officers and directors is required in order to attract the attention of the depositing and investing public. He would bring out the advantages of thrift in such a way that even the poorest man could feel that the advertisement had some personal message for him, and he would write the advertisements so that they would reach the business of to-day rather than the contingencies of to-morrow.

A great many bankers from distant parts of the Connecticut Valley were in Springfield to hear what this successful bank builder had to say, and his message was so simple and direct that we have no doubt they wondered why they themselves had not thought of it before. The publication of a stereotyped advertisement of a bank, giving the amount of its capital, its surplus and the names of its officers undoubtedly has a certain value, but no other business institution that we know of would advertise in this way, with the expectation of receiving the largest returns from such publicity.

When the President and his party were in Charleston last week, Mr. Charles P. Taft, the President's brother and a very successful financier, is said to have expressed surprise at the number of banking institutions in that town. He would have been more surprised, probably, at their great success, if he had made inquiry as to their methods of keeping their business before the public. Five or six years ago, one of the banks in Charleston, of which Wilson G. Harvey, T. W. W. is president, adopted a new method of reaching the public, and has pursued it so successfully that within the course of a very short time its deposits have more than doubled. The method was so simple that a child, if it had sense enough, would be able to see it. One day Harvey suggested: "If you propose doing business with a banking house, then select one that is safe, central, progressive and accommodating." The next day he added: "The officials and marines of the Navy Yard call this bank the 'Navy Yard Bank,' because we cater to their patronage and gladly welcome their accounts, small or large." This was followed by a general appeal: "We are after you, because we particularly desire to secure your account," and a day or so later the announcement was made that this particular bank is "The School Teachers' Bank," "because so many of the teachers have kindly favored us with their patronage, and the number is increasing from month to month."

It looks to us as if this is a perfectly simple and easy way for a bank to do business, and the wonder is that all of them do not do business in this way.

## FRONT ROYAL TO THE FRONT.

Almost overshadowed by other victories of election day, there was, nevertheless, an encouraging triumph for the good roads movement on that day. Warren County voted a bond issue of \$30,000 to be used in constructing good roads in Front Royal District. Under the law, the whole county voted on the proposition for these improved highways in this single district. The vote at Front Royal was practically unanimous in favor of the issue, while several other districts helped out. There was considerable opposition, but it is believed that this was exerted through misconception of the situation. Front Royal has assessable values amounting to \$1,150,000, and is perfectly willing to shoulder the financial burden involved.

The Impartial Reporter, of Front Royal, a thoroughly progressive paper, tells us that "a continuation of the Rappahannock trade, which means so much to the business interests of this community, is assured" by the construction of these modern thoroughfares.

provement that has ever been suggested to the voters of this district has carried no backward step has yet marked our course, and when our roads are converted into modern and passable highways we will have taken a potent stride forward, and the verdict in the years to come will be 'well and truly' done. The people of Front Royal should feel proud of this victory for progress and thrift."

As this indicates, the liberal spirit shown by those who are in favor of good roads is an excellent argument for this great reform. Instead of criticizing the other districts for opposing the bond issue, the people of Front Royal have faith that the other districts will follow the example set. The Impartial Reporter very generously says: "We will be the first to applaud their purpose and our columns will be at their command."

Warren is one of the eight counties which hitherto has failed to avail itself of State aid in road building, but it is now setting out with a vim to span the whole with improved highways. With such zealous and broad spirit, with such determined purpose, Warren can be relied on to come rapidly to the front in the matter of good roads.

## "MR. TAFT'S CLOSE FRIENDS."

The Colonel will lecture before the National Geographical Society in Washington next Thursday night on his African hunting trip. He will be entertained at luncheon on Saturday by Secretary Grosvenor, of the Society, and this will be his first public appearance since the Battle of Waterloo. The President will not be in Washington, as he will not return from Panama until the latter part of next week.

A Washington dispatch to the Baltimore Sun says: "Mr. Taft's close friends here are bitter towards Roosevelt. No one who knows either of the two men well appears to have any doubt that their friendship is a thing of the past, and that there will never again be between them the cordial relations which formerly existed."

How would it do if "Mr. Taft's close friends" would occasionally permit him to express his own views about his relations to the Colonel and the Colonel's relations to him? So far as we know, the President has maintained a most dignified and self-respecting silence about the Colonel. It would not be surprising if he should have some views on the general subject of the infamous treatment he has received, but no word has ever come from him to the public, and it appears to us that his "close friends" should be controlled somewhat in the expression of their views by the dignified and many coursed by the President. When he gets ready to speak he will doubtless speak, and with no uncertain sound. One's fool friends often occasion one great embarrassment.

## NUMBER TEN.

Chairman Ellison, of the State Democratic Committee, prophesied before the election that Virginia would send ten representatives to Congress. Strictly speaking, he missed it barely by one, but in another sense he was right.

Dr. John Joseph Kindred, a native of Southampton, will complete the number forecasted. He has just been elected for his first term on the regular Democratic ticket as a representative from the Fourteenth district of New York, composed of a part of Queens and New York city. Twenty-one years ago he left Virginia, almost penniless and penniless, and started life in New York as a young physician. He is reputed to be a millionaire now.

It is the old story of the ambitious Virginian in New York.

## THE RECORD IN INCHES.

The esteemed Amherst Progress agrees with The Times-Dispatch that the newspapers ought to drop the Colonel; but imagines that "our contemporary falls far short of practicing what it preaches. We do not think that we miss it far," says the Progress. "When we say that about half of its editorial space for the last two months or more has been devoted to Colonel Roosevelt."

In order that we might set our contemporary straight on this point, we have taken the trouble to go through seven copies of The Times-Dispatch, published on the seven days immediately preceding the election and have found this result:

October 30—12 editorial articles, 3 references to the Colonel, 100 inches, 1 article devoted to the Colonel measuring 7 inches.

October 31—10 articles, 100 inches, no references.

November 1—7 articles, 100 inches, 2 references.

November 2—12 articles, 3 references, 1 article about the Colonel measuring 7 1/2 inches out of 93 3/4 inches editorial matter.

November 3—11 articles, 2 references, 1 article devoted to the Colonel measuring 8 3/4 inches out of 98 inches of editorial matter.

November 4—12 articles, 3 references, 2 articles about the Colonel measuring together 9 3/4 inches out of a total of 99 inches of editorial matter.

November 5—6 articles, no references, in 100 inches devoted to editorial subjects.

We think that a careful examination of the files of The Times-Dispatch for the last two months, with measuring rule, would show that the same admirable balance has been maintained between what we have said about the Colonel and what we have said about other things—Smithfield hams, James River Improvements, constitutional amendments, the office holders' trust, the peanut industry, the public schools, good roads, woman suffrage, the revolution in Portugal, the pension frauds, the tariff inquiry, the jeunism, the export trade of the country, the wonder-

Richmond, the religious progress of the country, the fashions for men and women, Richmond as the best shopping town in the South, and Virginia as the greatest State in the Union, and a thousand other little things and big things in which really live people take a human interest.

The Amherst paper knows that we can't drop it all by ourselves. If we could, we should drop it for keeps, and would be willing to agree with all the rest of our contemporaries not even to write an obituary about it if it should pass on. Upon a little reflection our Amherst friend will admit that 38 inches out of an actual 657 3/4 inches was not overdoing the business, and looking at these impressive figures we almost fear that we have neglected our opportunities.

## AUGUSTA.

In 1900 the population of Augusta, Georgia, was 39,441; according to the census figures given out yesterday its population in 1910 is 37,828. We are surprised and pained at this showing, and do not know exactly how to account for it; but that one of the best and most progressive cities in Georgia should have 1,615 less people in 1910 than it had ten years ago shows that there must have been something radically wrong with the enumeration ten years ago or the enumeration now. When all the census figures are tabulated it may be found that the apparent falling off in Augusta's population only means a shifting of its population from the Georgia side to the South Carolina side of the line, from old Augusta to new, or North Augusta. We have heard that there has been great activity at North Augusta since the parent town passed under the rule of prohibition. However this may be, we know that Augusta is a great city, and that it has a great future. Population that counts is population that does things, and Augusta is doing things and big things all the time.

## CAUSE AND EFFECT.

The Waterbury American supported everybody and everything that was right in the late political campaign. It was for George McLean, and McLean was elected. It was for Judge Baldwin, and Judge Baldwin was elected. It was for Dix, and Dix was elected. It was for Fox, and Fox was elected. It was for Woodrow Wilson, and Woodrow Wilson was elected. It was for Harmon, and Harmon was elected. Per contra: The Hartford Courant was for Goodwin, and Goodwin was defeated. It was for Stimson, and Stimson was defeated. It was for Draper, and Draper was defeated. It was for Lewis, and Lewis was defeated. It was for Harding, and Harding was defeated. It was for McLean, and McLean would probably have been defeated had it not been for the support he received from the American and The Times-Dispatch, and other vice-fed newspapers. This is the point. The Courant gave up this diet and the rest of us have kept at it with the result that we have been able to see straight and act right.

## WHY PORTUGAL FELL.

It is reported from Detroit, Michigan, that the last straw which broke the Portuguese camel's back was that a year ago Dowager Queen Amelie ordered three hundred hats and charged them to the Government. And they all cost more than they were worth, that is, more than three hundred better hats and more stylish could be bought at the millinery palaces in Richmond.

We do not blame the Portuguese for insuring against such Royal waste as that. In the first place, no woman ought to have three hundred hats—that is nearly a hat a day—and the Portuguese were entirely within their rights when they kicked out the whole Royal establishment.

## USED ONLY AS "MEDICINE."

Two social clubs were raided at Greenville, South Carolina, last Saturday. One of them was called the "Owl Cafe," and the other the "Olympia Club." In addition to these recognized places of entertainment, another interesting retreat for weary travelers, called the "Tom Harrison Place," was also invaded by the minions of the law. The quantity of malt and alcoholic liquors seized aggregated 467 bottles of beer and nine quarts of whiskey, which was taken to the Sheriff's office to be emptied, probably, into Reedy River, in which the fish are said to be acquiring very bad habits.

Greenville is a prohibition town, but from what we have known of its people—the population of the town being, in 1900, 11,800—we should say that supply there is hardly equal to a normal demand. The idea of 467 bottles of beer and 9 quarts of whiskey to 11,000 people would seem to indicate that the stuff is really used there only as "medicine." It is news to us, as it will be to all persons who have ever heard of Greenville, that it has been converted to the homeopathic idea in spirituous refreshment.

But how does it happen that any intoxicating beverages at all could be found in so pronounced a prohibition place as Greenville?

## DON'T AGREE WITH U.S.

Several days ago we received a letter from an eminent man of this State protesting against the views we have expressed from time to time about the Colonel, and declaring that, in the opinion of the writer, the Colonel is "the greatest man on this planet."

A few days later we received a letter from another distinguished citizen of Virginia protesting against the views we have expressed from time to time about Colonel William Jennings Bryan, and informing us that he would prefer that the editorial page of this newspaper should be left blank rather than it should contain "unkind allusions to Mr. Bryan."

In the pro-Roosevelt letter we were told that we were doing the country great injury, and in the anti-Bryan letter we were advised

with sundry ungenerous suggestions as to our motives, that we were not expressing the opinion of thousands of people. Doubtless both of our correspondents are entirely sincere in their opinions, and we have no fault to find with them for not agreeing with us on these or any other questions or individuals. We have only attempted to say what we thought about these two men, and why, in our opinion, they are unworthy of the confidence of the people. That is all. We think we have given abundant reasons for the faith that is in us. We do not believe that the Colonel is the greatest man on this planet, and some millions of American citizens agree with us in this view. We do not think that Mr. Bryan is a leader who can be safely followed. Some millions of American citizens have also taken this view, and in three elections, covering a period of sixteen years, millions of people in the United States have been like-minded with us. Of course, if our Bryan friend do not like what we say about Mr. Bryan, he need not read it. There are hundreds of other things on the editorial page and in other parts of the paper which he will find extremely interesting. We thank both of our friends for the interest they are taking in public men and measures. It is a good sign when men begin to think for themselves, even if they do not think as many of their neighbors do.

A story in point is that of the Presbyterian preacher who complained in his pulpit one Sunday morning that he had been reproached by various members of his congregation for preaching against this evil and that evil, as the minister regarded them, and how finally, in despair, he asked his monitors: "Well, what am I to preach about?" "Preach about the Chinese," they haven't got a friend in the country."

## AVIATION LEGISLATION.

Many newspaper writers, who in their callow days dragged legal texts around in green bags and followed theory into the empyrean, have decanted at length on the law of aeronavigation. Column after column has been filled with the statement of proposed principles—enough to constitute a code, were they all sound.

Legislation over the aerial domain, however, has already begun, and may put to flight some of the theories advanced. In certain districts in Germany all cross-country flying is prohibited. In England there have been many complaints from land owners on whose property aviators have been forced to make sudden and unavoidable landings. The Royal Aero Club of the United Kingdom has forbidden its members to fly over towns or areas thickly populated. The reason assigned is that such flights imperil the public.

Aeroplane now have one-hundred-horsepower engines, and can make seventy-five miles the hour. If they were to pass from the control of the aviator, there is no telling how much damage to life and property might be done.

Practical legislation on this subject is likely to multiply greatly within the next few years.

## SLEMP, THE SWUNKER.

Brother Bill Eads, of the Wise News, nearly wore 'till his feet working that press in his office from the beginning of the campaign, but the things he said about Slem and the things he said for Stuart were an effective factor in the contest this year. The News is not a large paper, but it says things loud enough to make up for that.

Under the heading, "How He Swunk-eth," Brother Eads last week thus observed as to "Little Bascom":

"Three years ago the Hon. C. Bascom Slem carried the Ninth Congressional District by a majority exceeding 7,000; at the next run he fell to a little over 4,000, and on last Tuesday he almost swunk away and out of sight. How like a vanishing dream; how like a shattered idol; how like a bursted bubble. The Irishman's cutfish has his sequel in Bascom's latest political triumph." Only 31 majority at his home precinct and only 200 majority in his home county—and it Republican by more than 600—sounds bad for a statesman who wears the label of a world's celebrity, and upon which is inscribed the glorious adage: "Straight as a String."

Four more years, and the Great Young Man of the Ninth will "Swunk" to your heart's content, contemporary.

## A PLEA FOR THE PUMPKIN.

No sooner is it announced that pumpkin pie is passing in New England than comes the Washington Post with a powerful plea for the pumpkin as a cereal—pumpkin flour, pumpkin meal, pumpkin butter cakes, pumpkin grits, pumpkin biscuits, pumpkin salad, pumpkin served in all sorts of ways, and with affidavits to prove that the pumpkin is really the prize package of all foodstuffs. It declares that it is more meaty than mufles, more delicious than strawberries, more nutritious than rice, more inviting than molasses, more inspiring than spirits.

There has been nothing like this discovery since Dr. Cook found the North Pole. Here we are in the first quarter of the Twentieth Century, and it was reserved for a great newspaper, one of the greatest newspapers in the country, to find that the despised vegetable, fruit or cereal, or whatever it is, is to have a grand State convention here in Richmond next spring, and as a great family gathered together we will reaffirm and promulgate an old-time Democratic platform and endorse Henry C. Stuart for our next Governor, and prepare the way to elect Governor Harmon, of Old Next President.

GEO. MCGEE BLAKE, Richmond, November 14.

"T. R."

To the Editor of The Times-Dispatch: Sir,—Kindly allow me to mingle a few tears with yours over the present condition of the Colonel. He seems to have made "an ascension" this time sure enough! "Where is Elijah now," indeed!

Cordial congratulations, my dear Sir, on the great part taken by yourself in the "kicking up higher" of "the spirit."

T. V. BROOKS.

Hostetter's Stomach Bitters

Without delay. It is the best remedy for Stomach Ills, and its results are certain, as proven by its wonderful record during the past 57 years. But remember—you want Hostetter's, nothing else will do. It is also excellent for Colds

is, which only the Yankees have been able to use as filling in the nature of pies, which our boys have found good only for making lanterns at Halloween, which the swine in our fields have passed by without molesting and which our cows have eaten only when mixed with something else that would kill the taste. It has been reserved, we repeat, for this great newspaper, which would probably not be able to tell a Virginia gourd from a Texas watermelon, to discover that the pumpkin is the kingpin of the vegetable or cereal or animal kingdom.

Special instructions as to its adaptability for human food will be gladly supplied by the Editor of the Post to any one applying for information, with stamp enclosed. We should say, however, that, prepared as the Post has suggested, almost anything could be eaten. Mixed with bread crumbs and butter and sugar and various other ingredients, with a touch of Worcester sauce or other condiment, it can be so disguised as to deceive almost any one until after it has been eaten, and then— but write to the Post for particulars, and don't blame it on us.

## THE PERSONAL LIBERTY OF WHISKERS.

The famous Haywood and Pettibone trials in Idaho were tragical and serious enough in themselves, but they have nevertheless furnished an amusing aftermath. Both of these trials were long, and the juries were kept together for two months in one case and about one month in the other. After the trials had been concluded, a firm of barbers in Boise City sent to the board of commissioners of Ada county a bill for \$31.65 for their services in shaving and cutting the hair of the jurors who served in these two cases. The tonsorial services were rendered upon the order of the trial judge, but the commissioners refused to honor the bill, saying that they had no warrant in law for so doing. An appeal was taken to the District Court, and the commissioners were ordered to pay the bill. The board appealed to the Supreme Court, and was sustained. The court decided that the expense incurred was "not a necessary incident in the administration of justice and was properly disallowed." The result is that the jurors will have to pay the bill out of their personal funds, and that in the matter of free shaves and hair-cuts the State refuses to be paternalistic.

The decisions in this case have an undercurrent of humor that is delightful. The counsel for the barbers insisted that from the viewpoint of comfort and sanitation it was necessary that the jurors be shaved and their hair cut. In referring to this, the opinion says:

"There is nothing peculiar or special about jury service that will cause whiskers and hair to grow. If the jurors had been at home or elsewhere, about their business in their usual vocations, it would have been just as necessary for them to have shaved themselves or have gone to a barber for this service as it was for them to have the service while serving on juries."

Judge Stewart wrote the dissenting opinion, taking the ground that the personal attention of jurors and their sanitary wants are a matter of prime importance and within the inherent power of the court for which to incur expense.

"The juror is at liberty at home and at his place of business to shave himself, select his own barber and have his beard and hair clipped at will; while it perhaps grew no faster during confinement than when at liberty, yet his personal liberty to stop the growth is denied while he is confined. The law has taken possession of him, denied his right to stop the growth of his hair and whiskers. The law is responsible for the growth. The majority opinion seems to hold that the claim of the respondent is parallel to a claim for laundry or for a haircut. The juror, but to my mind, the cases are parallel or in any way similar. The juror may send his linen or have it laundered and returned and again use it; but I am not advised of any process by which a juror could send to his barber shop his whiskers or have them properly groomed and returned and placed in position for further use."

This case is rather remarkable, for there are very few cases on record similar in principle, and there are none identical with it on the facts. Indeed, we are told that where no specific statute directs, the jurors shall be lodged and boarded at the county's expense, there is a conflict whether the judge can order such a thing to be done. The weight of authority is that the judge has this inherent power, however. It is almost a case of legal hair-splitting.

Unison at Last.

To the Editor of The Times-Dispatch: Sir,—Now that the tide is turning over the great Democratic victory, we of Virginia should feel doubly proud of our great big statesman, Henry C. Stuart. Although defeated in the greatest race thus far occurred in his district, his candidacy has done more to unite all factions in Virginia than anything that has occurred for years.

All party leaders went to the help of this great man, and all now that remains to solidify and unite our party is to have a grand State convention here in Richmond next spring, and as a great family gathered together we will reaffirm and promulgate an old-time Democratic platform and endorse Henry C. Stuart for our next Governor, and prepare the way to elect Governor Harmon, of Old Next President.

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# KING TO CELEBRATE HIS 25TH BIRTHDAY

BY LA MARQUE DE FONTENAY.  
KING MANUEL celebrates today his twenty-fifth birthday, and on an anniversary at which ladies who are not of blood royal are supposed to attain the age of discretion and become invested, for the first time, with civic rights and with the social prerogatives of manhood—become, in a word, responsible, fiscally and judicially, in the eyes of the law—he finds himself in the sorry position of a ruler who has lost his throne, because he did not know how to govern and who has been exiled by his people from the land of his birth.

Moreover, he has behind him two singularly unhappy years of reign, which were inaugurated by his being himself wounded by the regicides who murdered his father and his elder brother, seated in the same carriage with him while driving through the streets of Lisbon; two years which were marked by humiliations of every conceivable description, by financial stringency, by ignoble calumnies against himself, his mother and his dead father and brother—calumnies which none of his ministers or even of his courtiers dared to trouble to repudiate or to deny.

The designation of "courtier" has all ways been invested with a certain significance of contempt by reason of the fact that it implies obsequiousness, selfish flattery, and what may be described as time-serving. It is a term which has been generally applied to the dignitaries of the royal household and of the court of Dom Manuel, who, when the regicide broke out, deserted the king and his mother, thinking only of their own safety and welfare, and leaving the king and his mother in the hands of the courtiers of Napoleon III, when, on September 4, 1870, they left Empress Eugenie entirely alone, with Mme. Le Breton (sister of the Count of Bourbaki) at the head of the household, for the Empress's blood, was invading the Tuilleries, and from which she was saved by the Austrians, and Metetrich and Count Nigra, who found the two women completely deserted and entirely abandoned.

There are so many Countesses of Rosslyn, the present earl having three to his credit, and his widowed mother being alive and in enjoyment of the title, that it may be just as well to explain that the Countess of Rosslyn who has just arrived in the United States, reading New York, is the Adriatic, and signing herself "Georgiana, Countess of Rosslyn," is the second daughter of the late Earl of Rosslyn, and American wife of the late Earl of Rosslyn, who was married by divorce three years ago. She is the daughter of George Robinson, of Minneapolis, was known as the "York" in the United States, and in New York and in other American cities, and made her theatrical debut in "The Kentucky Girl." Miss Anna Robinson, the time of her marriage, was credited with being very rich indeed, while Lord Rosslyn had but recently been gazetted bankrupt, this being the third time of his being so.

The union between the beautiful actress and ex-model for painters did not last long, and when she succeeded in divorcing him, she was successful in obtaining from him a divorce on the ground of statutory grounds, yet the trouble between the two seems to have had its origin in the demands upon her purse and her sisters, the Duchess of Sutherland, the late Lady Westmoreland, and the sister, the Countess of Warwick, and Lord Leverstoun, Gordon-Lennox.

Since the former Miss Anna Robinson divorced the earl he has married a second time, the Mrs. Frederick J. Saunders, who figured in the divorce case as a correspondent, and who had left her husband, Captain Saunders, in consequence of a solemn promise on the part of a friend of hers to wed her when free, but a Miss Vera Bayley, daughter of the late Lord Rosslyn, and a Miss Violet Ryner, first wife of Mr. R. C. Ryner, of Newby Hall, Ripon, and of Lady Mary Ryner, and since her divorce from Lord Rosslyn has been on the stage in this country, under the patronage of Erskine, and has, in fact, been the American wife, daughter of Henry Baker, of San Francisco, and who has his home at Carroussel, near Epsom, in the West (Times Department, in the South of France).

Godfrey Baring, who arrived last week on board the Adriatic, is a member of Parliament for the Isle of Wight, and makes his home at Antigua, Cows, making the Cows regatta and is one of the leading yachtsmen in England, having been elected at the age of twenty-one—that is to say, a score of years ago—member of the Royal Yacht Squadron, a distinction which others sometimes have to wait nearly a century to obtain, and which many noted yachtsmen never reach. He is a son of old General Baring.

REPORT OF THE CONDITION OF THE

# Merchants National Bank,

AT RICHMOND, IN THE STATE OF VIRGINIA, AT THE CLOSE OF BUSINESS NOVEMBER 10, 1910.

RESOURCES.	
Loans and discounts	\$1,686,280 33
Overdrafts, secured and unsecured	553 05
United States bonds to secure United States deposits	200,000 00
Other bonds to secure United States deposits	85,000 00
Bonds, securities, etc.	445,881 34
Real estate owned	12,000 00
Due from national banks (not reserve agents)	\$34,479 56
Due from State and private banks and banks, trust companies and savings banks	611,881 87
Due from approved reserve agents	681,985 08
Checks and other cash items	537 49
Exchanges for deposits	69,630 24
Notes of other national banks	55,000 00
Fractional paper currency, nickels and cents	1,751 53
Lawful money reserve in bank, viz.:	
Specie	101,411 50
Legal tender notes	210,000 00
Cash and due from banks	2,146,627 54
Redemption fund with United States Treasurer (5% of circulation)	10,000 00
Total	\$7,716,807 23

LIABILITIES.	
Capital stock paid in	\$200,000 00
Surplus fund	750,000 00
Undivided profits	211,334 83
Due to other national banks	158,000 00
Due to State and private banks and bankers	735,124 73
Due to trust companies and savings banks	590,120 19
Due to approved reserve agents	122,152 55
Individual deposits subject to check	3,804,394 33
Demand certificates of deposit	30,748 37
Certified checks	171,415 84
Cashier's checks outstanding	504 71
United States deposits	126,981 77
Deposits of United States disbursing officers	12,688 93
Deposits	6,279,825 00
Reserved for taxes and interest	87,000 00
Total	\$7,716,807 23

State of Virginia, City of Richmond, ss:  
I, Thomas B. McAdams, cashier of the above named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

THOS. B. MCADAMS, Cashier.

Correct—Attest: M. C. BRANCH, FRED W. SCOTT, ALEXANDER HAMILTON, Directors.

Subscribed and sworn to before me this 14th day of November, 1910.  
JNO. HOWARD, JR., Notary Public.